## WHAT IS CLAIMED IS:

- A service exchanging system comprising:
- a consumer database for storing therein consumer information including schedule information inputted from a consumer who desires to receive a specified service; and
- a control part for requesting the consumer to register the consumer information through a network, providing the schedule information stored in the consumer database to a service provider who provides the service, and providing to the consumer details of the service that corresponds to the schedule information provided from the service provider.
- 2. The service exchanging system of claim 1, further comprising a service provider database for storing therein service provider information including credit valuation information valued according to assets and business results of the service provider, wherein in case that the service provider decides to provide the service, the control part provides to the consumer the service provider information along with the service particulars.
- 3. The service exchanging system of claim 2, wherein the consumer database stores therein consumer's credit valuation information valued according to the consumer's credit

transaction information from financial agencies, and particulars of the consumer's schedule reservation and cancellation, and the control part provides the credit valuation information along with the schedule information to the service provider.

- 4. The service exchanging system of claim 3, further comprising a communication part for providing the consumer information to the service provider through mobile communications.
- 5. The service exchanging system of claim 4, wherein the control part classifies the consumers according to the kind of service, and provides the consumer information on the respective classified consumers to the service provider of the corresponding service.
- 6. A service exchanging method comprising the steps of:

requesting a consumer who desires to receive a specified service to input consumer information including schedule information;

providing the consumer information including the schedule information to a service provider that provides the service;

making the consumer input details of the service to be provided from the service provider to the consumer; and

providing the details of the service to the consumer.

- 7. The service exchanging method of claim 6, further comprising the step of providing to the consumer service provider information including credit valuation information valued according to assets and business results of the service provider in case that the service provider decides to provide the service.
- 8. The service exchanging method of claim 7, further comprising the step of providing to the service provider consumer's credit valuation information including consumer's credit transaction information from financial agencies, and particulars of the consumer's schedule reservation and cancellation.
- 9. The service exchanging method of claim 8, further comprising the step of providing the consumer information to the service provider through mobile communications.
- 10. The service exchanging method of claim 9, further comprising the steps of:

classifying the consumers according to the kind of the service provider's service;

providing the consumer information on the respective

classified consumers to the service provider of the corresponding service; and

providing a service purchase condition from the service provider to the respective consumers.